

From: STERNMAN@aol.com [mailto:STERNMAN@aol.com]

Sent: Tuesday, June 23, 2009 12:19 PM

To: Comments, Public

Subject: over regulation by FINRA

I firmly believe that financial transactions should be held to the highest of standards and those in the business subject to high scrutiny. However, when a product is NOT deemed to be a securities product, then the broker dealer and it's governing body have no right to interfere or meddle with that transaction. That is what state boards of insurance are for. Police your own industry, truly monitor large money management houses, and don't be so concerned about the average insurance broker trying to eek out a living by selling tried and true insurance products.

Make your summer sizzle with [fast and easy recipes](#) for the grill.